United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 21-00099-PMM Christine M Byrd Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-5 User: admin Page 1 of 2
Date Rcvd: May 10, 2021 Form ID: 318 Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2021:

Recip ID db	Recipient Name and Address Christine M Byrd, 831 Susquehanna Street, Forest City, PA 18421-1033
5385667	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
5385668	Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
5385670	Forest City Sewer & Garbage, 535 Main Street, Forest City, PA 18421-1554
5385671	Honesdale National Ban, Pob 61047, Harrisburg, PA 17106-1047
5385673	Lackawanna River Basin Sewer Auth, P.O. Box 280, Olyphant, PA 18447-0280
5385674	NEP, 720 Main Street, PO Box D, Forest City, PA 18421-0150
5385675	Northeastern Eye Institute, 200 Mifflin Avenue, Scranton, PA 18503-1942
5385676	Ramos Rheumatology, P.C., 650 Main Street, Moosic, PA 18507
5385677	Sharon Palushock, 939 Moosic Road, Old Forge, PA 18518-2034
5385681	TLC Family Eye Care, 852 Main Street, Vandling, PA 18421-1549

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address EDI: RECOVERYCORP.COM	Date/Time	Recipient Name and Address
Ci	'	EDI. RECOVERTEGIA COM	May 10 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5385662	+	Email/Text: backoffice@affirm.com	May 10 2021 18:52:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
5385663		EDI: BANKAMER.COM	May 10 2021 22:53:00	Bank Of America, Po Box 982238, El Paso, TX 79998
5385665	+	EDI: CAPITALONE.COM	May 10 2021 22:53:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
5385666	+	EDI: CRFRSTNA.COM	May 10 2021 22:53:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
5385669	+	Email/Text: cashiering-administrations ervices @flag star.com	May 10 2021 18:52:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5385672		EDI: JPMORGANCHASE	May 10 2021 22:53:00	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
5385678	+	EDI: RMSC.COM	May 10 2021 22:53:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
5385679	+	EDI: RMSC.COM	May 10 2021 22:53:00	Syncb/carecr, C/o Po Box 965036, Orlando, FL 32896-0001
5385680	+	EDI: RMSC.COM	May 10 2021 22:53:00	Syncb/walm, Po Box 965024, Orlando, FL 32896-5024
5386037	+	EDI: RMSC.COM	May 10 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID5385664 **Bypass Reason**Capital One Bank Usa N

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2021 at the address(es) listed below:

Name Email Address

Mark J. Conway (Trustee)

 $PA40@ecfcbis.com\ mjc@mjconwaylaw.com; connie@mjconwaylaw.com; info@mjconwaylaw.com; and a constant of the control of the co$

Raymond W. Ferrario

 $on\ behalf\ of\ Debtor\ 1\ Christine\ M\ Byrd\ raymondw ferrariopc @comcast.net\ ferrariobk @comcast.net$

Rebecca Ann Solarz

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:						
Debtor 1	Christine M Byrd	Social Security number or ITIN xxx-xx-3623				
	First Name Middle Name Last Name	EIN				
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN				
United States Ba	nkruptcy Court Middle District of Pennsylvania					
Case number:	5:21-bk-00099-PMM					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christine M Byrd aka Chrsitine M. Byrd, aka Christine Mingo Byrd, aka Christine Mingo

By the court:

5/10/21

Honorable Patricia M. Mayer United States Bankruptcy Judge By: AutoDocketer, Deputy Clerk

Patricia M. Mayer

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

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Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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